IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Belyi et al.

App. No

: 10/671,000

Filed

September 25, 2003

For

: DATA VALIDATION SYSTEMS AND

METHODS FOR USE IN FINANCIAL

TRANSACTIONS

Examiner

Hao Fu

Art Unit

4172

Conf#

4525

RESPONSE TO OFFICE ACTION OF OCTOBER 17, 2007

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of October 17, 2007, please amend the above-captioned application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 11 of this paper.